IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number

10/655,828

Confirmation No.:

7150

Applicant

Phillip Craig GRAVES et al.

Filed

September 5, 2003

Title

SYSTEM AND METHOD FOR SECURELY AUTHORIZING AND DISTRIBUTING STORED-VALUE CARD DATA

TC/Art Unit

3624

Examiner:

Narayanswamy SUBRAMANIAN

Docket No.

62941.002015 (formerly 64243.000015)

Customer No.

27682

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO APRIL 25, 2006 OFFICE ACTION

In response to the non-final Office Action dated April 25, 2006, Applicants respectfully request reconsideration of the above-identified application in light of the amendments and remarks herein as follows:

IN THE CLAIMS:

This section begins on Page 2.

REMARKS:

This section begins on Page 10.